

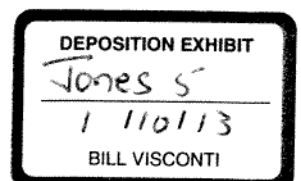
Exhibit R

In Re: Keisha Jones 06-10683(RDD)
Proposed Repayment Plan Page 1 of 2
(6/22/06: Schedules need to be amended)

Income (average)	\$2,000.00	(contract negotiations in progress, increase is likely)
Maintenance	\$1,040.00	(taxes & insurance included)
Mortgage 1	\$204.00	
Mortgage 2	\$150.00	
Personal	\$50.00	(includes laundry)
Food	\$100.00	applying for assistance to reduce
Medical	\$200.00	applying for assistance to reduce
Phone	\$75.00	
Transportation	\$50.00	
Taxes		TBD - working with Taxpayer Advocate Service
Student Loan		Deferred (\$148 resumes in 2007)
Trustee Payment	<u>\$125.00</u>	
Total	\$1,994.00	
Available Income	<u>\$6.00</u>	

Note: Trial against Commerce Bank will take place October 2006 (identity and bank data theft)
Compensatory damages sought for loss of income.

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Income Taxes

I am self-employed and a victim of identity and bank data theft. As a direct result, money was stolen by Commerce Bank employees from my checking account and a fraudulent 2004 tax return was filed in my name through H&R Block.

I've spent more than a year trying to regain the confidentiality of my tax account with the IRS. I have been unsuccessful and must work with the Taxpayer Advocate Service, which reports directly to Congress, to regain the confidentiality of my tax account. I filed an extension to file my 2005 taxes and I confirmed that identity thieves are using my SSN to work. For 2004, the fraudulent tax return is on file and I will not be able to obtain the correct tax return until the IRS determines fraud has occurred. This could take several years or the Taxpayer Advocate may be able to resolve the issue. I am waiting for 2002 and 2003 tax returns in the mail.

Real Estate Value

Based on comparative sales the apartment is valued at \$100,000. I could not afford an appraisal.